

Certificate Number: 03621-PAE-DE-036494499

Bankruptcy Case Number: 16-18118



03621-PAE-DE-036494499

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on April 22, 2022, at 1:26 o'clock PM EDT, Howard W Heacock completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 22, 2022 By: /s/Nicola ButtsWimpel

Name: Nicola ButtsWimpel

Title: Credit Counselor